

# Experienced Portfolio

Information is correct at 30th September 2015

## Fund Description

This fund invests mainly in equities, including developed and emerging markets and also minimum volatility equities. The remaining assets are in alternative investments to provide some level of diversification.

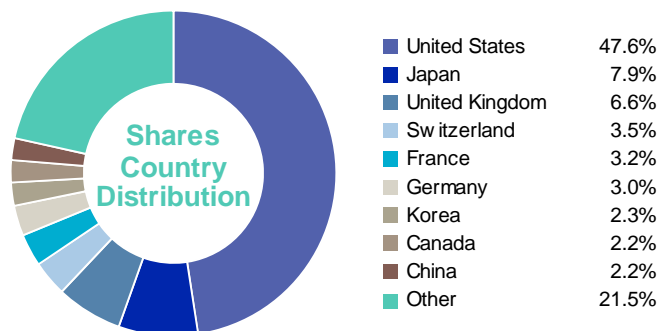
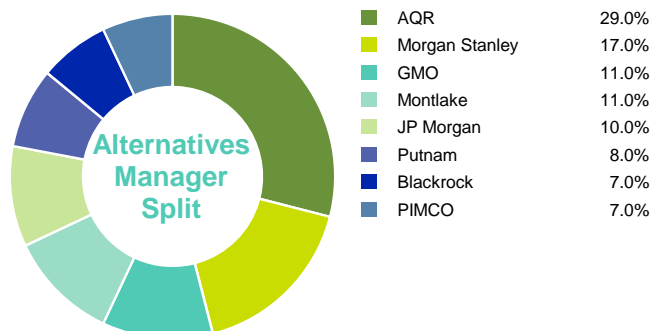
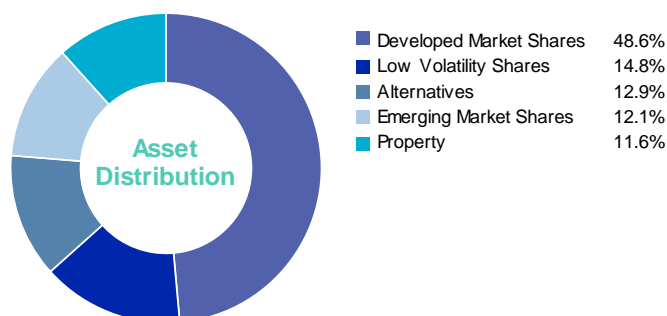
Investors in this fund aim for high investment returns and understand that to achieve this goal, high risk in investment choice may be necessary and capital values can fall, especially over short time periods.

In addition, the Dynamic Share to Cash (DSC) model will operate on a portion of the fund.

**Warning: If you invest in this product you may lose some or all of the money you invest.**

## Fund Facts

<b>Objective</b>		To achieve returns managed within a range of volatility suitable for experienced investors
<b>Investment Style</b>		Active & Passive Multi Strategy
<b>Asset Mix</b>		Equity, Property, Cash and Alternatives
<b>Volatility / Risk</b>		High
<b>Strategy Launch Date</b>		17th May 2013



## Top Ten Equity Holdings

Stock Name	Fund
APPLE INC	1.6%
MICROSOFT CORP	0.9%
EXXON MOBIL CORP	0.8%
SAMSUNG ELECTRONICS CO LTD	0.7%
JOHNSON & JOHNSON	0.7%
GENERAL ELECTRIC CO	0.7%
WELLS FARGO & CO	0.6%
NESTLE SA	0.6%
TSMC	0.6%
JPMORGAN CHASE & CO	0.6%

The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. External asset managers may change over time. Funds that are managed by external asset managers are subject to incentive fees. Part of this fund may borrow to invest in property.

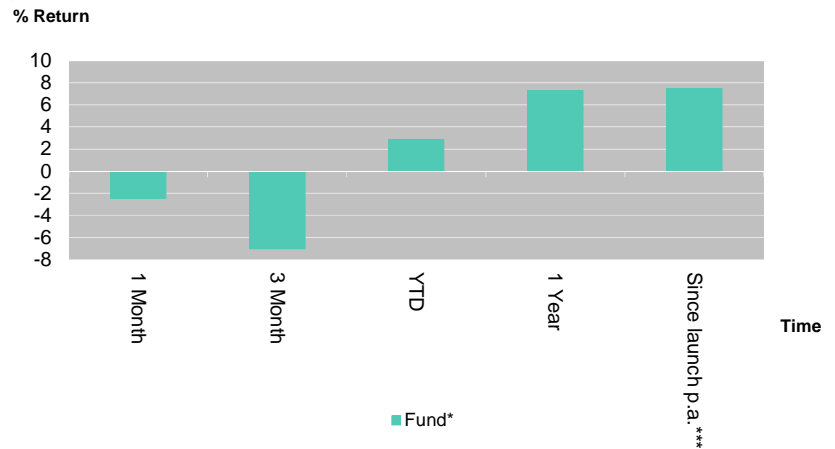
**Warning: This fund may be affected by changes in currency exchange rates.**

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## Performance as at 30/09/2015

	Fund*	Benchmark**
1 Month	-2.46%	-0.01%
3 Month	-7.04%	-0.03%
YTD	2.90%	-0.07%
1 Year	7.30%	-0.06%
Since launch p.a.***	7.47%	0.04%

## Performance chart



\* Fund returns are quoted before taxes and before standard annual management charges.

\*\* Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

\*\*\* Launch Date (for the series used in the above performance illustration) = 17/05/2013

Source: Irish Life Investment Managers

This fund is provided by Irish Life Assurance plc and managed by Irish Life Investment Managers.

**Warning: Past Performance is not a reliable guide to future performance.**

**Warning: The value of your investment may go down as well as up.**

To find out more about our fund range and to view the latest market and fund manager updates please visit [irishlife.ie](http://irishlife.ie)



**Irish Life**